Case 09-73280 Doc 1 Filed 08/04/09 Entered 08/04/09 13:23:36 Desc Main <u>B1 (Official Form 1) (1/08)</u> Document Page 1 of 31

						trict of Illi						1	Volu	ntar	ry Peti	ition
	of Debtor (if i		iter Last, First	, Middle	e):			Name of J	oint Debt	or (Spo	use) (Last, Firs	t, Mido	ile):			
(includ	All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): Stacey Y. Canady					All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):										
	ur digits of So more than or			ayer I.D	o. (ITIN)	No./Complete		Last four of EIN (if mo			or Individual- e all):	Taxpay	er I.D.	. (ITIN) No./Cor	mplete
1613	Address of De Reno Roa ng, IL		Street, City, S	tate & Z	Zip Cod	e):		Street Add	dress of Jo	oint Deb	otor (No. & Stro	eet, Cit	y, State	e & Zi _l	p Code):	
Otorn				7	ZIPCOE	E 61081							Z	IPCOL	DE .	
County White		or of the Pri	incipal Place o	of Busin	ess:			County of	Residenc	e or of t	he Principal Pl	ace of	Busine	ess:		
Mailin	g Address of l	Debtor (if dif	ferent from st	reet add	ress)			Mailing A	ddress of	Joint D	ebtor (if differe	ent fror	n stree	t addre	ess):	
				7	ZIPCOE	ÞΕ							Z	IPCOI	ЭE	
Locatio	on of Principa	l Assets of B	usiness Debto	r (if diff	ferent fr	om street addre	ss ab	ove):					_			
					ı			_		1				IPCOL		
		ype of Debto n of Organiza				Nature (Check					Chapter of E					ich
		heck one box			 □ Не	alth Care Busin		5 UOX.)		√ CI	hapter 7	ion is Filed (Check one box Chapter 15 Petition		,	or	
	vidual (includ				Single Asset Real Estate		e as defined in 11		CI	napter 9	Recog		gnition	of a Fore		
	Exhibit D on poration (inclu				U.S.C. § 101(51B) Railroad					napter 11 napter 12	Main Proceeding Chapter 15 Petition for			Mr.		
Part	nership				Stockbroker Commodity Broker				Chapter 12		ш			of a Fore		
			he above entiti							Nonmain Proceeding						
chec	k this box and	d state type of	f entity below	.)		earing Bank ner							re of D			
										√ D	ebts are primar		ck one l sumer		Debts are	primaril
						Tax-Ex				de	bts, defined in	11 U.S	.C.	_	business	debts.
					 □ De	(Check box btor is a tax-exe	k, 11 a empt	ipplicable.) organization	under		l01(8) as "incu lividual primar					
					Tit	le 26 of the Uni	ted S	States Code (pe	rsonal, family,					
						ernal Revenue C	Code)). T		ho	ld purpose."					
			Fee (Check o	ne box)				Check one	e box:		Chapter 11	Debto	rs			
√ Full	Filing Fee att	ached						☐ Debtor	is a small	busines	ss debtor as def	ined in	11 U.	S.C. §	101(51D)).
Filin	g Fee to be pa	aid in installn	nents (Applica	able to i	ndividu	als only). Must		Debtor	is not a sı	mall bus	iness debtor as	define	ed in 11	U.S.C	C. § 101(5	51D).
						ing that the deb		Check if:								
3A.	iable to pay is	e except in ii	nstamments. K	uie 100	o(b). Se	e Official Form		_	00 0		ontingent liquio ,190,000.	dated d	ebts ov	wed to	non-insid	ers or
	a Eas waiven	magnage ad (A	م ما ما ما ما ما	h omt on 7	in divid	uala anlıı). Mua										
						uals only). Mus Official Form 31		Check all			this petition					
	0 11										were solicited j	orepetit	tion fro	m one	or more	classes of
~								creditor	s, in acco	rdance	with 11 U.S.C.	§ 1126	5(b).			
	tical/Adminis			e for di	tributio	n to unsecured	orad:	tors							IS SPACE OURT US	
▼ De	btor estimates	that, after ar	ny exempt pro			d and administr			id, there	will be r	no funds availa	ble for			J.1.1 CD	_ 0.1.1.1
	tribution to ur		litors.													
Estimat	ed Number of	f Creditors					П		П			П				
1-49	Ы 50-99	100-199	200-999	1,000-		5,001-	_	,001-	25,001-		50,001-	Ove	r			
				5,000		10,000	25,	,000	50,000		100,000	100,	000	ļ		
Estimat	ed Assets	П	П	П					П							
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	\$100,000	\$500,000	\$1 million	\$10 m		to \$50 million		00 million		million			illion]		
Estimat	ed Liabilities															

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\$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 \$50,000,001 to \$100,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 \$1 million \$10 million to \$50 million to \$50 million \$10 million to \$50 million \$10 million to \$500 million \$10 mi

Location Where Filed: None	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	re than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	(To be completed whose debts are properties of the attorney for the petitioner of that I have informed the petition chapter 7, 11, 12, or 13 of the explained the relief available up that I delivered to the debtor to Bankruptcy Code.	if debtor is an individual rimarily consumer debts.) mamed in the foregoing petition, declare that [he or she] may proceed under that [he or she] may proceed under that [he or she] further certify the notice required by § 342(b) of the
	X /s/ Gregory F. Schott Signature of Attorney for Debtor(s)	8/04/09 Date
(To be completed by every individual debtor. If a joint petition is filed, e Exhibit D completed and signed by the debtor is attached and ma		ch a separate Exhibit D.)
If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached.	ned a made a part of this petition.	
(Check any a Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 186	0 days than in any other District.	
☐ There is a bankruptcy case concerning debtor's affiliate, general ☐ Debtor is a debtor in a foreign proceeding and has its principal p or has no principal place of business or assets in the United States in this District, or the interests of the portion will be served in received.	lace of business or principal assets but is a defendant in an action or pr	in the United States in this District, occeding [in a federal or state court]
in this District, or the interests of the parties will be served in reg	gard to the rener sought in this Dist	
	os os o Tonont of Dosidontial	
Zandrord has a judgment against the dester for possession of dec	es as a Tenant of Residential blicable boxes.) otor's residence. (If box checked, c	Property
	plicable boxes.)	Property

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
 Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Case 09-73280 B1 (Official Form 1) (1/08)

filing of the petition.

(This page must be completed and filed in every case)

Voluntary Petition

Doc 1

Filed 08/04/09

Document

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Name of Debtor(s):

Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet)

Castaneda, Stacey Y.

Desc Main

Page 2

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Castaneda, Stacey Y.

Signatures

$Signature(s) \ of \ Debtor(s) \ (Individual/Joint)$

Doc 1

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Stacey Y. Castaneda

Signature of Debtor

Stacey Y. Castaneda

Signature of Joint Debtor

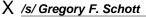
Telephone Number (If not represented by attorney)

August 4, 2009

Date

Χ

Signature of Attorney*



Signature of Attorney for Debtor(s)

Gregory F. Schott 26267 Gregory F. Schott 205 Third Avenue Sterling, IL 61081 (815) 625-8080 Fax: (815) (

(815) 625-8080 Fax: (815) 625-8131 schottlaw1@sbcglobal.net

August 4, 2009

Date

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Represe	entative	
Printed Name of Foreign Rep	resentative	

Date

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 09-73280 B1D (Official Form 1, Exhibit D) (12/08)

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Document Page 4 of 31 United States Bankruptcy Court

Northern District of Illinois

IN RE:	Case No
Castaneda, Stacey Y.	Chapter 7
Debtor(s)	•
EVITOUR D. INDIVIDUAL DEDECONG CEATEMENTS OF	E COMBLIANCE

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed

and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h)

does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Stacey Y. Castaneda

Active military duty in a military combat zone.

Date: August 4, 2009

 $_{B6\,Summary}$ (Case 09-73280 Doc 1

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United States	Bankruptcy Cour
Northern D	istrict of Illinois

IN RE:		Case No
Castaneda, Stacey Y.		Chapter 7
<u> </u>	Debtor(s)	•

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 1,845.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 40,532.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 2,234.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,223.00
	TOTAL	15	\$ 1,845.00	\$ 40,532.00	

Form 6 - Statistical Summary (12/07) Doc 1

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Inited States	Bankruptcy	y Court
Northern D	istrict of Ill	inois

IN RE:		Case No.
Castaneda, Stacey Y.		Chapter 7
<u> </u>	Debtor(s)	•

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 2,234.00
Average Expenses (from Schedule J, Line 18)	\$ 2,223.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C	
Line 20)	\$ 3,153.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 40,532.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 40,532.00

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Case No.

Desc Main

(If known)

IN RE Castaneda, Stacey Y.

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Debtor(s)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

TOTAL

0.00

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(If known)

IN RE Castaneda, Stacey Y.

Debtor(s)

Doc 1

Case No. __

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	Х			
2.	Checking, savings or other financial		Cash on hand		100.00
	accounts, certificates of deposit or shares in banks, savings and loan,		Checking account with Freedom Bank		300.00
	thrift, building and loan, and		Savings account with Freedom Bank		100.00
	homestead associations, or credit unions, brokerage houses, or				
	cooperatives.	v			
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Х			
4.	Household goods and furnishings,		Bed & dressers		300.00
	include audio, video, and computer equipment.		Computer		200.00
	ефирмен.		Computer desk		75.00
			Couch		50.00
			DVD player		50.00
			End tables		20.00
			Kitchen table		50.00
			Pots, pans, dishes & linens		75.00
			Refrigerator		250.00
			Stereo		50.00
			TV		50.00
5.	Books, pictures and other art objects,		Clothing		150.00
	antiques, stamp, coin, record, tape, compact disc, and other collections or				
	collectibles.	v			
	Wearing apparel.	X			
	Furs and jewelry. Firearms and sports, photographic,	^	Treadmill		25.00
0.	and other hobby equipment.				
9.	Interest in insurance policies. Name	X			
	insurance company of each policy and itemize surrender or refund value of				
	each.	х			
10.	Annuities. Itemize and name each issue.	^			

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IN RE Castaneda, Stacey Y.

_ Case No. _ Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	-			
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	X			

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IN RE Castaneda, Stacey Y.

Debtor(s) Case No. _

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
26. Boats, motors, and accessories.	Х			
27. Aircraft and accessories.	Х			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		TO'	TAL	1,845.00

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(If known)

IN RE Castaneda, Stacey Y. Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: $(\mathsf{Check}\ \mathsf{one}\ \mathsf{box})$

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Cash on hand	735 ILCS 5 §12-1001(b)	100.00	100.00
Checking account with Freedom Bank	735 ILCS 5 §12-1001(b)	300.00	300.00
Savings account with Freedom Bank	735 ILCS 5 §12-1001(b)	100.00	100.00
Bed & dressers	735 ILCS 5 §12-1001(b)	300.00	300.00
Computer	735 ILCS 5 §12-1001(b)	200.00	200.00
Computer desk	735 ILCS 5 §12-1001(b)	75.00	75.00
Couch	735 ILCS 5 §12-1001(b)	50.00	50.00
DVD player	735 ILCS 5 §12-1001(b)	50.00	50.00
End tables	735 ILCS 5 §12-1001(b)	20.00	20.00
Kitchen table	735 ILCS 5 §12-1001(b)	50.00	50.00
Pots, pans, dishes & linens	735 ILCS 5 §12-1001(b)	75.00	75.00
Refrigerator	735 ILCS 5 §12-1001(b)	250.00	250.00
Stereo	735 ILCS 5 §12-1001(b)	50.00	50.00
τv	735 ILCS 5 §12-1001(b)	50.00	50.00
Clothing	735 ILCS 5 §12-1001(a)	150.00	150.00
Treadmill	735 ILCS 5 §12-1001(b)	25.00	25.00

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IN RE Castaneda, Stacey Y.

Debtor(s) Case No.

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Doc 1

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
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ACCOUNT NO.				T				
ACCOUNT NO.				Ì				
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O continuation charter the d				Sub			¢.	¢
ocntinuation sheets attached			(Total of th		oage Fot		\$	\$
			(Use only on la				\$	\$
				•			(Report also on Summary of	(If applicable, report also on Statistical
							Schedules.)	Summary of Certain

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IN RE Castaneda, Stacey Y.

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Debtor(s)

Doc 1

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Stati	Such Summary of Certain Labinites and Related Data.
liste	eport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on statistical Summary of Certain Liabilities and Related Data.
V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	0 continuation sheets attached

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IN RE Castaneda, Stacey Y.

Debtor(s)

Case No. _____(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

	_					_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. D2266765N1			Collection for US Cellular			T	
Account Recovery Service 8031 N. 114th Street Milwaukee, WI 53222-4208							370.00
ACCOUNT NO. 2008076990 & 2012730			collection for medical debts (Clinton Emergency	П		\dagger	
Allied Business Accounts PO Box 1600 Clinton, IA 52733-1600			Associates) and (Rockford Health System)				1,120.02
ACCOUNT NO. 753802185			collection for Sprint		7	\dagger	1,120.02
Harvard Collection Services, Inc. 1839 N. Elston Avenue Chicago, IL 60630							275.00
ACCOUNT NO. 3538879			collection for CGH Medical Center	Н	_	\top	
HR Accounts, Inc. 7017 John Deere Parkway Moline, IL 61265							400.98
			<u> </u>	Subi	tota	+	400.90
2 continuation sheets attached			(Total of th	is pa	age) \$	2,166.00
			(Use only on last page of the completed Schedule F. Report	-	ota o or	- 1	
			the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Relate	atis	tica	1	6

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4223-9800-6378-0346			credit card debt				
J.C. Christensen & Associates Inc. PO Box 519 Sauk Rapid, MN 56379	-						1,602.99
ACCOUNT NO.			ex-husband				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Jeremy Canady 615 W. 9th Street Sterling, IL 61081	-						unknown
ACCOUNT NO. 8527045753			collection for Verizon Wireless				ulikilowii
Midland Credit Management, Inc. Po Box 60518 Los Angeles, CA 90060-0578							689.32
ACCOUNT NO. 4941347754-3			medical				
Quad Corporation PO Box 2020 Davenport, IA 52809							
							1,265.00
ACCOUNT NO. 000069676 RCC 4245 Brockton Drive Suite B Kentwood, MI 49512			medical				500.00
ACCOUNT NO. 510774-1			collection for Midwest Dental of Illinois	H			
RRCA Accounts Management 201 E. Third Street Sterling, IL 61081							2,045.35
ACCOUNT NO.						H	2,045.35
Select Employees Credit Union 2412 Freeport Road Sterling, IL 61081	-						
						Ц	31,802.00
Sheet no. <u>1</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th			e)	\$ 37,904.66
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	als atis	o o	n al	\$

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

(Continuation Sheet)									
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM		
ACCOUNT NO. 13668			medical						
Sterling Rock Falls Clinic 101 E. Miller Road Sterling, IL 61081							461.34		
ACCOUNT NO.									
ACCOUNT NO.	_								
ACCOUNT NO.	_								
ACCOUNT NO.	_								
ACCOUNT NO.	_								
ACCOUNT NO									
ACCOUNT NO.									
Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th (Use only on last page of the completed Schedule F. Report	Τ	age Tota	e) al	ş 461.34		

the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

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SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

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SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status	DEPENDENTS OF	DEBTOR AND	SPOU	ISE		
Single	RELATIONSHIP(S): Son Son				AGE(S): 12 6	
EMPLOYMENT:	DEBTOR			SPOUSE		
Name of Employer How long employed	dule Attached					
Address of Employer INCOME: (Estimate of average)	e or projected monthly income at time case filed)			DEBTOR		SPOUSE
	, salary, and commissions (prorate if not paid month	1111	\$			SI OUSL
2. Estimated monthly overtime	, salary, and commissions (profate if not paid monu	ny)	\$ 		\$ ——	
3. SUBTOTAL			<u>Ψ</u>			
	IONG		э —	3,153.00	<u> </u>	
4. LESS PAYROLL DEDUCTI			Ф	566.00	¢	
a. Payroll taxes and Social Seb. Insurance	curity		ф —	566.00 353.00		
c. Union dues			ф —	0.00		
			φ —	0.00	Ψ	
u. Other (specify)			\$ —		\$	
5. SUBTOTAL OF PAYROL	L DEDUCTIONS		\$ \$	919.00	\$ 	
6. TOTAL NET MONTHLY			\$	2,234.00		
	on of business or profession or farm (attach detailed	statement)	\$		\$	
8. Income from real property			\$	0.00	\$	
9. Interest and dividends			\$	0.00	\$	
	pport payments payable to the debtor for the debtor	's use or				
that of dependents listed above			\$	0.00	\$	
11. Social Security or other gov			Φ		Φ	
(Specify)			\$ —		\$	
12. Pension or retirement incom	20		ф —	0.00	ф ——	
	ic .		" —	0.00	Φ	
13. Other monthly income (Specify)			\$		\$	
(Specify)			Ψ —		\$ ——	
			\$ —		\$	
14. SUBTOTAL OF LINES 7	THROUGH 13		\$		\$	
15. AVERAGE MONTHLY I	NCOME (Add amounts shown on lines 6 and 14)		\$	2,234.00	\$	
16. COMBINED AVERAGE if there is only one debtor repea	MONTHLY INCOME: (Combine column totals fi	rom line 15;		\$	2,234.0	0

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

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IN RE Castaneda, Stacey Y.

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Case No. _

Continuation Sheet - Page 1 of 1

EMPLOYMENT: DEBTOR SPOUSE

Occupation Clerk
Name of Employer Urban Outlet
How long employed 2 years

Address of Employer Northland Mall Sterling, IL 61081

Occupation Labor

Name of Employer Wal-Mart Distribution Center Matthew Road

How long employed 2 years

Address of Employer

Sterling, IL 61081

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Debtor(s)

Case No. _

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biwee	ekly,
quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allo	wed
on Form22A or 22C.	

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	740.00
a. Are real estate taxes included? Yes No <u>✓</u>		
b. Is property insurance included? Yes No <u>✓</u>		
2. Utilities:		
a. Electricity and heating fuel	\$	250.00
b. Water and sewer	\$	
c. Telephone	\$	100.00
d. Other Cable & Internet	\$	89.00
	\$	
3. Home maintenance (repairs and upkeep)	\$	
4. Food	\$	390.00
5. Clothing	\$	150.00
6. Laundry and dry cleaning	\$	45.00
7. Medical and dental expenses	\$	50.00
8. Transportation (not including car payments)	\$	120.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	75.00
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	
b. Life	\$	
c. Health	\$	
d. Auto	\$	
e. Other	\$	
c. outer	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	
(Speedif)	<u>\$</u>	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	+	
a. Auto	\$	
b. Other	\$	
	\$	
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ —	
17. Other Cahaal Lumphas	Ψ	84.00
Coheel Eymones	—	50.00
Allowances	—	80.00
, and manicoo	—— ^Ф ——	55.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if		
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$	2.223.00
applications, on the Samutican Saminian, or Contain Lincollines and Related Data.	ΙΨ	_,

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document: **None**

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$\$2,234.00
b. Average monthly expenses from Line 18 above	\$ 2,223.00
c. Monthly net income (a. minus b.)	\$ 11.00

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Case No.

IN RE Castaneda, Stacey Y.

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Debtor(s)

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 17 sheets, and that they are true and correct to the best of my knowledge, information, and belief. Signature: /s/ Stacey Y. Castaneda Date: August 4, 2009 Debtor Stacey Y. Castaneda Signature: (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of ______ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Signature:

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

 $_{B7\,(Official\,FoInite)} Case 209-73280$

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Northern D	istrict of Illi	nois

IN RE:		Case No.
Castaneda, Stacey Y.		Chapter 7
•	Debtor(s)	1

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. I1 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

16,662.00 2009 income from employment to date

28,668.00 2008 income from employment

24,373.00 2007 income from employment

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

0.00 No longer receiving child support.

In the past debtor had received child support in the amount of \$140.00 per week. She stopped receiving child support in 2008.

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT January 2009

AMOUNT **PAID** 400.00

AMOUNT STILL OWING 0.00

A.L. Casteneda 2104 Canal

Rock Falls, IL 61071 father

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER Stacey Y. Canady vs. Jeremy

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION Whiteside County, Sterling STATUS OR DISPOSITION

Canady

Dissolution of marriage

division

Judgment granted

RRCA vs. Stacey Canady H & R Accounts vs. Stacey Collection Collection Whiteside County, IL Whiteside County, Illinois **Judgment Pending**

Canady 09SC1015

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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7. Gifts			J		
gifts to family members a	nggregating less thar ebtors filing under o	n \$200 in value per indiv chapter 12 or chapter 13	ridual family member and cl must include gifts or contr	aritable contribu	s case except ordinary and usual tions aggregating less than \$100 or both spouses whether or not
8. Losses					
	ease. (Married debto	ors filing under chapter	12 or chapter 13 must include		ement of this case or since the r or both spouses whether or not
9. Payments related to debt co	ounseling or bankr	ruptcy			
					or consultation concerning debt y preceding the commencement
NAME AND ADDRESS OF P Gregory F. Schott 205 Third Avenue Sterling, IL 61081	AYEE		AYMENT, NAME OF OTHER THAN DEBTOR 009		F MONEY OR DESCRIPTION AND VALUE OF PROPERTY 600.00
Hummingbird Credit Coun 3737 Glenwood Avenue, S Raleigh, NC 27612	•	io March, 200	9		49.00

10. Other transfers

Jeremy Canady

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

Property transferred as per judgment for dissolution of marriage

Ex-husband

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

List all property owned by another person that the debtor holds or controls.



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15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 916 W. 9th Street, Sterling, IL 61081 NAME USED Stacey Y. Canady DATES OF OCCUPANCY

Left in 2007

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

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a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 \checkmark

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: August 4, 2009	Signature /s/ Stacey Y. Castaneda of Debtor	Stacey Y. Castaneda
Date:	Signature of Joint Debtor (if any)	
	0 continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

 $Case~09\text{-}73280~~Doc~1\\ \text{B8 (Official Form 8) (12/08)}$

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Northern District of Illinois

IN RE:		C	ase No	
Castaneda, Stacey Y.		Chapter 7		
	tor(s)			
CHAPTER 7 IND	OIVIDUAL DEBTOR'S	STATEMENT OF	INTENTION	
PART A – Debts secured by property of the estate. Attach additional pages if necessary.)		completed for EACH	debt which is secured by property of the	
Property No. 1				
Creditor's Name:	Des	scribe Property Secu	ring Debt:	
Property will be (check one): Surrendered Retained	<u> </u>			
If retaining the property, I intend to (check of Redeem the property Reaffirm the debt Other. Explain		(for exampl	le, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): Claimed as exempt Not claimed as		\	· · · · · · · · · · · · · · · · · · ·	
Property No. 2 (if necessary)				
Creditor's Name:	Des	scribe Property Secu	ring Debt:	
Property will be (check one): Surrendered Retained	I			
If retaining the property, I intend to (check of Redeem the property Reaffirm the debt Other. Explain		(for exampl	le, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): ☐ Claimed as exempt ☐ Not claimed as	s exempt	\	,	
PART B – Personal property subject to unexp additional pages if necessary.)	ired leases. (All three colum	ns of Part B must be co	ompleted for each unexpired lease. Attach	
Property No. 1				
Lessor's Name:	Describe Leased Prop	erty:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): Yes No	
Property No. 2 (if necessary)				
Lessor's Name:	Describe Leased Prop	erty:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): Yes No	
continuation sheets attached (if any)	<u>'</u>			
I declare under penalty of perjury that the personal property subject to an unexpired		tion as to any prope	rty of my estate securing a debt and/or	
Date: August 4, 2009	/s/ Stacey Y. Castaneda			
	Signature of Debtor			

Signature of Joint Debtor

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IN RE:

Case No. _____

Castaneda, Stacey Y.

Chapter 7

VERIFICATION OF CREDITOR MATRIX

Debtor(s)

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: August 4, 2009	/s/ Stacey Y. Castaneda	
	Debtor	
	Joint Debtor	

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Castaneda, Stacey Y. 1613 Reno Road Sterling, IL 61081 Document RCC 4245 Brockton Drive Suite B Kentwood, MI 49512

Gregory F. Schott 205 Third Avenue Sterling, IL 61081 RRCA Accounts Management 201 E. Third Street Sterling, IL 61081

Account Recovery Service 3031 N. 114th Street Milwaukee, WI 53222-4208 Select Employees Credit Union 2412 Freeport Road Sterling, IL 61081

Allied Business Accounts PO Box 1600 Clinton, IA 52733-1600 Sterling Rock Falls Clinic 101 E. Miller Road Sterling, IL 61081

Harvard Collection Services, Inc. 4839 N. Elston Avenue Chicago, IL 60630

HR Accounts, Inc. 7017 John Deere Parkway Moline, IL 61265

J.C. Christensen & Associates Inc. PO Box 519 Sauk Rapid, MN 56379

Jeremy Canady 615 W. 9th Street Sterling, IL 61081

Midland Credit Management, Inc. Po Box 60518 Los Angeles, CA 90060-0578

Quad Corporation PO Box 2020 Davenport, IA 52809

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IN	N RE:	Case No.	
Ca	astaneda, Stacey Y.	Chapter 7	
	1	Debtor(s)	
	DISCLOSURE	E OF COMPENSATION OF ATTORNEY FOR DEBTOR	
1.		Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation p truptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) is as follows:	
	For legal services, I have agreed to accept	\$	600.00
	Prior to the filing of this statement I have received	ed\$	600.00
	Balance Due	\$	0.00
2.	The source of the compensation paid to me was:	: Debtor Other (specify):	
3.	The source of compensation to be paid to me is:	Debtor Other (specify):	
4.	I have not agreed to share the above-disclos	sed compensation with any other person unless they are members and associates of my law firm.	
		compensation with a person or persons who are not members or associates of my law firm. A copy of ple sharing in the compensation, is attached.	of the agreement,
5.	In return for the above-disclosed fee, I have agree	eed to render legal service for all aspects of the bankruptcy case, including:	
	b. Preparation and filing of any petition, scheoo.c. Representation of the debtor at the meeting	and rendering advice to the debtor in determining whether to file a petition in bankruptcy; dules, statement of affairs and plan which may be required; of creditors and confirmation hearing, and any adjourned hearings thereof; proceedings and other contested bankruptcy matters;	
6.	By agreement with the debtor(s), the above discl	losed fee does not include the following services:	
	I certify that the foregoing is a complete statement opposeding. August 4, 2009 Date	CERTIFICATION of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankrup /s/ Gregory F. Schott Gregory F. Schott 26267 Gregory F. Schott 205 Third Avenue Sterling, IL 61081 (815) 625-8080 Fax: (815) 625-8131	otcy